



QBE Assist, Making it possible 24/7

August 2014

Mishap on the slopes of a Canada

QBE Assist was called in to help when a family's winter holiday was thrown off track by their dad's mishap on the slopes. While skiing in Canada in January 2013, our 49-year-old customer sustained significant injuries following a particularly bad fall, including fractures to his collar bone and ribs, and a collapsed lung. His injuries required emergency surgery and several days in hospital; an unexpected delay to the holiday. With the family no longer able to return home to Australia as planned, QBE Assist stepped in to ensure our customer and his family were well looked after as he took the time needed to recover. Once alerted to our customer's accident, we arranged a teleconference with his treating doctors and our QBE Assist Medical Director to confirm he was fully informed of his injuries and the treatment plan being proposed. Our medical team remained in regular contact with the hospital's treating team throughout, providing logistical support and medical interpretation. We also ensured our customer's family was happily accommodated in a nearby hotel so they could visit when they liked, and were regularly updated on the arrangements we were making to return them home. After 21 days in hospital our customer was given the all clear to fly and we returned him and his family home to Australia in a First Class seat to best accommodate his injuries. QBE Assist arranged for the payment of our customer's hospital accounts and additional accommodation costs for his family which totalled approximately \$55,000.

A fractured hip in Singapore

In September 2013 QBE Assist's expertise was needed to support one of our customers who was travelling alone in Singapore. After falling from her bed, our customer sustained a fractured hip which required surgery to stabilise the injury. QBE Assist was alerted to her accident once she arrived at hospital and diagnosis had been made by her treating doctors. With our customer finding it hard to understand all the medical jargon, we stepped in to liaise with the hospital and help ensure she fully understood the treatment being proposed and that the correct medical procedures were being followed so her fracture could heal correctly and her pain would be minimised. After 16 days in hospital, our customer had sufficiently recovered and was ready to return home. QBE Assist arranged for her to fly back to Australia, in a Business Class seat, escorted by a nurse to assist with pain relief. The total cost of the claim was \$35,000, paid by QBE.

A fall while cruising near Shanghai

In March 2013 one of our customers slipped and fell, and was knocked unconscious, while on a cruise near Shanghai. She was transferred to the ship's hospital and the onboard doctor engaged QBE Assist. While she had woken up and her condition improved, the decision was made that further medical examination was required to ensure our customer's health would not change or deteriorate in the future, especially as brain bleeds are a possible risk in these situations. We arranged for her to disembark in Shanghai and be transferred to a local hospital to undergo a CT and MRI to be sure no further injuries were sustained in the fall. Fortunately the scans showed our customer had escaped any serious injury, however she had suffered a soft tissue injury to her neck, which required a supportive collar be fitted. A few hours later however she was able to reboard the cruise. We continued to check in with our customer over the following days and monitor her health. However she soon advised QBE Assist she felt she was unable to continue travelling while wearing the collar. We assured our customer she could make a claim for any missed portion of her trip and that QBE Assist would starting making arrangements to return her home. QBE Assist arranged her flight in a Business Class seat from Hong Kong to Australia, including ensuring safe transport from the ship and wheelchair meet and assist in both airports. The total claim cost, paid for by QBE, was \$18,200.

Trekking in Nepal

Our 26-year-old customer was trekking in Nepal in October 2013 with her family when she became suddenly unwell with altitude sickness and a respiratory infection. The severity of her illness meant she required an urgent helicopter evacuation from the Everest region to Kathmandu. Fortunately, after 24 hours in hospital she was well enough to return to her hotel. While not up to finishing the last three days of the trek, she had recovered enough to be happy spending the last of her holiday in Kathmandu while she waited for her family to finish their trek. QBE Assist was in frequent contact with our customer, her treating doctor and family as they finished the trek, to ensure they were kept informed of her progress and could be confident she was receiving the appropriate treatment. The total claim cost, paid for by QBE, was \$13,000.

Oral surgery while in the USA

In February 2012 one of our customers on a skiing holiday in the USA was waylaid by quite a different injury than we usually see on the slopes of Aspen, Colorado. She developed an infection caused by her teeth and, after visiting a GP, was referred to an oral surgeon in the local hospital to clear the infection and remove the tooth. QBE Assist was able to advise our customer she would be fully covered for the cost of her operation and arranged direct payment to the hospital to ensure she faced limited out of pocket expenses. After surgery our customer was prescribed a course of antibiotics, which she was reimbursed for by QBE, and was fortunately able to continue with her holiday as planned. QBE Assist frequently checked in with our customer as she continued her trip to monitor her recovery and meet any assistance needs. The total claim cost, paid for by QBE, exceeded \$12,000.

